

OCTOBER 2005 MONTHLY REPORT (Updated February 2006)

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN MONTHLY STATISTICS FOR OCTOBER 2005 MONTH END EXECUTIVE SUMMARY

	1	
	October 2005	April 2005
Bank Summary		
Checkwrite	\$7,589,026.28	\$3,825,614.59
Book Balance (US Bank & State General Account)	\$52,183,513.00	\$57,009,607.00
Enrollment	<u> </u>	
Plan 1A	7,720	7,777
Plan 1B	9,734	9,366
Plan 2	1,612	1,704
Total	19,066	18,847
New Applications Received	512	585
Claims		_
Claims Processed	102,290	82,366
Average Processing Days	3.67	20.12
Claim Inventory - Over 30 Days Old	602	5,606
Claim Inventory - Total	4,214	24,441
Claims Denied (NonPBM)	7,238	4,930
Claims Denied (PBM)	15,723	25,472
Claim Accuracy Performance	99.03%	99.49%
Customer Service - HIRSP		_
Number of Calls Received	11,118	18,245
Percentage of Calls Answered	98.60%	98.40%
Written Correspondence - Received	156	826
Written Correspondence - Completed	170	327
Written Correspondence - Inventory	8	502
Average Hold Time for Telephone Calls	0.26	0.30

Please note: Due to the transition of HIRSP plan administration services to a new contractor effective April 1, 2005 claims volumes, payments and other operational statistics may be accounted for differently. Care should be used when trying to compare data from prior to April 1, 2005 to data from April 1, 2005 going forward.

Also note that adjustments as reported by the previous administrator are no longer being counted in reports found on pages 26, 27 and 28 beginning with April 2005 data.

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Wisconsin Health Insurance Risk-Sharing Plan Breakdown of Incurred Claims and Earned Premium by Quarter and Plan

		1	LQ04			
_	Total D	ollars		_	Per Member	Per Month
	Incurred	Earned	Loss		Incurred	Earned
Plan	Claims	Premium	Ratio	_	Claims	Premium
Plan 1A	\$19,822,336	\$10,273,986	192.9%	•	\$807.82	\$418.70
Plan 1B	9,745,238	8,769,984	111.1%		405.07	364.54
Plan 2	4,027,420	2,060,924	195.4%	_	770.50	394.28
Total	\$33,594,995	\$21,104,894	159.2%	•	\$624.18	\$392.12
		2	2Q04			
_	Total D	ollars			Per Member	Per Month
	Incurred	Earned	Loss		Incurred	Earned
Plan	Claims	Premium	Ratio		Claims	Premium
Plan 1A	\$21,899,106	\$10,446,926	209.6%		\$874.84	\$417.34
Plan 1B	11,105,752	9,078,492	122.3%		445.73	364.36
Plan 2	4,701,437	2,092,994	224.6%	_	894.32	398.13
Total	\$37,706,295	\$21,618,413	174.4%		\$683.02	\$391.60
		3	3Q04			
_	Total D	ollars			Per Member	Per Month
	Incurred	Earned	Loss		Incurred	Earned
Plan	Claims	Premium	Ratio		Claims	Premium
Plan 1A	\$21,023,820	\$11,627,516	180.8%		\$851.48	\$470.92
Plan 1B	11,356,540	10,348,024	109.7%		449.76	409.82
Plan 2	4,849,732	2,438,376	198.9%	_	933.90	469.55
Total	\$37,230,092	\$24,413,917	152.5%		\$675.27	\$442.81
		4	IQ04			
_	Total D	ollars		. <u>-</u>	Per Member	Per Month
	Incurred	Earned	Loss		Incurred	Earned
Plan	Claims	Premium	Ratio	_	Claims	D .
Plan 1A	do = 4					Premium
	\$25,465,520	\$11,459,604	222.2%		\$1,043.58	\$469.62
Plan 1B	\$25,465,520 14,352,282	\$11,459,604 10,461,572	222.2% 137.2%			
Plan 1B Plan 2					\$1,043.58	\$469.62
	14,352,282	10,461,572	137.2%		\$1,043.58 561.23	\$469.62 409.09
Plan 2	14,352,282 5,127,191	10,461,572 2,436,761 \$24,357,937	137.2% 210.4%		\$1,043.58 561.23 990.00	\$469.62 409.09 470.51
Plan 2	14,352,282 5,127,191 \$44,944,993	10,461,572 2,436,761 \$24,357,937 100llars	137.2% 210.4% 184.5%	-	\$1,043.58 561.23 990.00	\$469.62 409.09 470.51 \$441.64
Plan 2	14,352,282 5,127,191 \$44,944,993	10,461,572 2,436,761 \$24,357,937	137.2% 210.4% 184.5%	-	\$1,043.58 561.23 990.00 \$814.90	\$469.62 409.09 470.51 \$441.64
Plan 2	14,352,282 5,127,191 \$44,944,993	10,461,572 2,436,761 \$24,357,937 100llars	137.2% 210.4% 184.5%	-	\$1,043.58 561.23 990.00 \$814.90	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium
Plan 2 Total	14,352,282 5,127,191 \$44,944,993 Total D Incurred	10,461,572 2,436,761 \$24,357,937 100llars Earned	137.2% 210.4% 184.5% 1 Q05 Loss	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred	\$469.62 409.09 470.51 \$441.64 Per Month Earned
Plan 2 Total	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium	137.2% 210.4% 184.5% 1 Q05 Loss Ratio	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium
Plan 2 Total Plan Plan 1A	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0%	- - -	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25
Plan 2 Total Plan Plan 1A Plan 1B	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0% 112.3% 192.1% 161.0%	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30
Plan 2 Total Plan Plan 1A Plan 1B Plan 2	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0% 112.3% 192.1%		\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22
Plan 2 Total Plan Plan 1A Plan 1B Plan 2	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534 \$39,418,253	10,461,572 2,436,761 \$24,357,937 Dollars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0% 112.3% 192.1% 161.0% 2Q05	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43 \$701.48 Per Member	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22 \$435.64 Per Month
Plan 2 Total Plan Plan 1A Plan 1B Plan 2 Total	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534 \$39,418,253	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000	137.2% 210.4% 184.5% Loss Ratio 205.0% 112.3% 192.1% 161.0% 2Q05	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43 \$701.48 Per Member Incurred	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22 \$435.64
Plan 2 Total Plan Plan 1A Plan 1B Plan 2	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534 \$39,418,253	10,461,572 2,436,761 \$24,357,937 Dollars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0% 112.3% 192.1% 161.0% 2Q05	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43 \$701.48 Per Member	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22 \$435.64 Per Month
Plan 2 Total Plan Plan 1A Plan 1B Plan 2 Total	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534 \$39,418,253 Total D Incurred	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000 200llars Earned	137.2% 210.4% 184.5% Loss Ratio 205.0% 112.3% 192.1% 161.0% 2Q05	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43 \$701.48 Per Member Incurred	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22 \$435.64 Per Month Earned
Plan 2 Total Plan Plan 1A Plan 1B Plan 2 Total	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534 \$39,418,253 Total D Incurred Claims	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000 200llars Earned Premium	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0% 112.3% 192.1% 161.0% 2Q05 Loss Ratio	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43 \$701.48 Per Member Incurred Claims	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22 \$435.64 Per Month Earned Premium
Plan 2 Total Plan Plan 1A Plan 1B Plan 2 Total	14,352,282 5,127,191 \$44,944,993 Total D Incurred Claims \$22,195,671 12,663,049 4,559,534 \$39,418,253 Total D Incurred Claims \$23,199,049	10,461,572 2,436,761 \$24,357,937 100llars Earned Premium \$10,825,000 11,281,000 2,374,000 \$24,480,000 200llars Earned Premium \$10,918,770	137.2% 210.4% 184.5% 1Q05 Loss Ratio 205.0% 112.3% 192.1% 161.0% 2Q05 Loss Ratio 212.5%	-	\$1,043.58 561.23 990.00 \$814.90 Per Member Incurred Claims \$953.95 454.95 895.43 \$701.48 Per Member Incurred Claims	\$469.62 409.09 470.51 \$441.64 Per Month Earned Premium \$465.25 405.30 466.22 \$435.64 Per Month Earned Premium \$462.23

NOTES: Loss Ratio = Incurred Claims / Earned Premiums

Earned Premium includes Premium Subsidies

Incurred Claims include Provider Contributions

Administrative Expenses are not included in this exhibit

Incurred Claims and Earned Premiums are updated quarterly and restated to reflect

the most current information available as of September 30, $2005\,$

Wisconsin Health Insurance Risk Sharing Plan Financial Report Notes For the Period Ending October 31, 2005

The motions adopted by the HIRSP Board of Governors regarding changes are summarized as follows:

- Convene the Actuarial Advisory Subcommittee for the purpose of advising the FOC and Board regarding a market-based benchmark for program costs for use in establishing the SFY06 Budget.
- 2) The Board acknowledges that the current problem of the growing provider contribution and program costs is a function of several factors including increasing provider charges and provider payment rates not keeping pace with inflation. The Board acknowledges that the above referenced motion is an interim solution and would have recommended a 5% provider payment increase effective March 1, 2005 if not for administrative issues associated with the April 1, 2005 transition of plan administrators. The Board will reduce the SFY06 provider surplus by \$1.5 million to compensate for not changing the provider payment rate effective April 1, 2005.

Wisconsin Health Insurance Risk Sharing Plan Financial Report Notes For the Period Ending October 31, 2005

These monthly reports do not include the June 30, 2002 CAFR¹ (Combined Annual Financial Report) adjustments. When these adjustments are available, the monthly report will reflect these changes. Previously issued monthly reports will not be reissued but the financial statement notes for the current month will summarize the CAFR adjustment.

1) Policyholder Retained Earnings, End of Period (page 3 & 9)

The policyholder retained earnings include both assigned and unassigned surplus (see Interim Reconciliation page 6 and 12 for the breakdown

2) Other Receivables (page 7 & 13)

Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

3) Losses Paid or Approved for Payment (page 3 & 9)

Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

¹ CAFR is the State of Wisconsin annual financial report published by DOA (Dept. of Admin.) and prepared in accordance with GASB (Governmental Accounting Standards Board).

Wisconsin Health Insurance Risk Sharing Plan for the Period Ended October 31, 2005 Fiscal Year 2006

			Unaudited St	atement of Rev	enues, Expe	nses, and Char	nges in Retaine	ed Earnings					
Operating Revenues	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
Gross Premiums	8,889,521	9,430,635	9,919,154	9,208,729	_	-	_	-	-	_	_	_	37,448,039
Premium Subsidized	(414,793)	(418,017)	(414,408)	(421,805)	-	-	-	-	-	-	-	-	(1,669,023)
Net Premium Revenues	8,474,728	9,012,618	9,504,746	8,786,924	-	-	-	-	-	-	-	-	35,779,016
Provider Contribution Insurer Assessments	2,478,376 3,239,924	2,208,753 3,239,924	3,387,625 3,239,924	2,431,855 3,239,924	-	-	-	-	-	-	-	-	10,506,609 12,959,696
Total Operating Revenues	14,193,028	14,461,295	16,132,295	14,458,703									59,245,321
Total Operating Revenues	14,193,028	14,461,295	16,132,295	14,458,703									59,245,321
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment (3)	8,968,093	12,415,734	10,649,147	10,001,181	-	-	-	-	-	-	-	-	42,034,155
Increase (Decrease) in Unpaid Losses Deductible Subsidy Paid	346,665 48,493	(1,528,617) 56,126	1,786,574 47,288	(1,062,608) 40,031	-	-	-	-	-	-	-	-	(457,986) 191,938
Total Medical Losses	9,363,251	10,943,243	12,483,009	8,978,604									41,768,107
Total Medical Losses	9,303,231	10,943,243	12,483,009	8,978,004									41,700,107
Pharmacy Losses:													
Losses Paid or Approved for Payment (4)	3,648,421	4,235,825	4,011,497	3,899,125	-	-	-	-	-	-	-	-	15,794,868
Increase (Decrease) in Unpaid Losses	79,933	(799,220)	422,513	(99,752)	-	-	-	-	-	-	-	-	(396,526)
Drug Rebates	(230,293)	(251,764)	(242,022)	(249,006)	-	-	-	-	-	-	-	-	(973,085)
Subsidy - Coinsurance Out-of-Pocket Max Total Pharmacy Losses	33,131 3,531,192	43,341 3,228,182	44,206 4,236,194	49,441 3,599,808									170,119 14,595,376
Total Frialmacy 203363	3,331,132	3,220,102	4,230,134	3,333,000									14,555,576
Total Losses	12,894,443	14,171,425	16,719,203	12,578,412	-	-	-	-	-	-	-	-	56,363,483
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
WPS Admin Fees	402,149	403,846	400,577	389,371	_	_	_	_	_	_	_	_	1,595,943
Navitus Admin Fees	107,223	107,228	104,720	104,863	_	_	_	_	_	_	_	_	424,034
DHFS Admin Fees	38,244	22,953	33,719	18,191	_	_	_	_	_	_	_	_	113,107
EDS Admin Fees		-	_		_	_	_	_	_	_	_	_	
UGS Admin Fees	_	_	-	_	_	_	_	_	-	_	_	_	-
Milliman USA Actuarial Services	18,329	14,088	8,747	4,514	_	_	_	_	_	_	_	_	45,678
Other Admin Fees	· -	· -	8,000	2,500	-	-	-	-	-	-	-	-	10,500
Total Administrative Expenses	565,945	548,115	555,763	519,439	-	-	-	-	-	-	-	-	2,189,262
Referral fees	5,390	8,610	6,125	7,735	-	-	-	-	-	-	-	-	27,860
Total Operating Expenses	13,465,778	14,728,150	17,281,091	13,105,586	_			_					58,580,605
Net Operating Income (Loss)	727,250	(266,855)	(1,148,796)	1,353,117		-	-	-	-	-	-		664,716
Non-Operating Revenues (Expenses) Federal Grant													
Investment income	122,541	112,533	123,596	150,676	_			_					509,346
Total Non-operating Revenues (Expenses)	122,541	112,533	123,596	150,676		-			-		-		509,346
	040 704	(454.000)	(4 005 000)	4 500 700									4 474 000
Net Income (Loss)	849,791	(154,322)	(1,025,200)	1,503,793			-						1,174,062
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	9,542,625	10,556,803	11,377,215	11,148,262	-	-	-	-	-	-	-	-	9,542,625
Unfunded Policyholder Subsidies			-		-	-	-	-	-	-	-	-	
Current Earnings	1,014,178 10,556,803	820,412	(228,953)	1,578,939									3,184,576 12,727,201
Retained Earnings, End of Period ⁽¹⁾	10,556,803	11,377,215	11,148,262	12,727,201	-	-	-	-	-	-	-	-	12,727,201
Providers													
Retained Earnings, Beginning of Period	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	-	-	-	-	-	-	-	-	(2,718,521)
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	(422,156)	(953,219)	(278,526)	(396,872)	-	-	-	-	-	-	-	-	(2,050,773)
Retained Earnings, End of Period	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	-	-	-	-	-	-	(4,769,294)
Insurers													
Retained Earnings, Beginning of Period	3,677,147	4,016,540	4,094,492	3,668,265	_	_	_	_	-	_	_	_	3,677,147
Premium Subsidy Underpayment Adj.	-	· · · · ·	· · · · -	· · · · · -	-	-	-	-	-	-	-	-	· · · · · -
Current Earnings	339,393	77,952	(426,227)	411,198	-	-	-	-	-	-	-	-	402,316
Retained Earnings, End of Period	4,016,540	4,094,492	3,668,265	4,079,463	-	-	-	-	-	-	-	-	4,079,463
Unfunded Deductible and Coinsurance Subs	idv												
Retained Earnings, Beginning of Period	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	_	_	_	_	_	_	_	_	(1,100,223)
Current Earnings	(81,624)	(99,467)	(91,494)	(89,472)	_	-	_	_	-	_	_	_	(362,057)
Retained Earnings, End of Period	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	-	-	-	-	-	-	-	(1,462,280)
_													
Total Retained Earnings	10,250,819	10,096,497	9,071,297	10,575,090		-	-	-	-	-	-	-	10,575,090

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN 2006 FISCAL YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSES AS OF OCTOBER 2005

MISC REVENUE	JUL 05	AUG	SEP	ОСТ	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC REVENUE	-	-	-	-	-	-	-	-	-	-	-	-	-

													YEAR TO DATE
MISC ADMIN EXP	JUL 05	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
LAB Audit Fee			7,500.00	2,500.00									10,000.00
NASCHIP			500.00										500.00
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC ADMIN EXP	-	-	8,000.00	2,500.00	•	-	-	-	-	-	-	-	10,500.00

Wisconsin Health Insurance Risk Sharing Plan Fiscal Year 2006 Interim Reconciliation As Of October 31, 2005

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	8,968,093	12,415,734	10,649,147	10,001,181	-	-	-	-	-	-	-	-	42,034,155
Increase (Decrease) in Unpaid Medical Losses	346,665	(1,528,617)	1,786,574	(1,062,608)	-	-	-	-	-	-	-	-	(457,986)
Pharmacy Losses Paid or Approved for Payment Increase (Decrease) in Unpaid Pharmacy Losses	3,648,421 79,933	4,235,825 (799,220)	4,011,497 422,513	3,899,125 (99,752)	-	-	-	-	-	-	-	-	15,794,868 (396,526)
				, ,	-	-	-	-	-	-	-	-	
Drug Rebates	(230,293)	(251,764)	(242,022)	(249,006)	-	-	-	-	-	-	-	-	(973,085)
Total Administrative Expenses Loss Adjustment Expense	571,335	556,725	561,888	527,174	-	-	-	-	-	-	-	-	2,217,122
Total Operating Expense	13,384,154	14,628,683	17,189,597	13,016,114	-								58,218,548
Total Operating Experies	.0,00 .,.0 .	. 1,020,000	,,	10,010,111									00,210,010
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense)	122,541	112,533	123,596	150,676	-	-	-	-	-	-	-	-	509,346
3. Total Fiscal Year Program Costs to be Split 60% 20% 20%	13,261,613	14,516,150	17,066,001	12,865,438	-	-	-	-	-	-	-	-	57,709,202
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Exclu	ding Subsidy	Costs)											
Funding Shares 60% Policyholders	7,956,967	8,709,690	10,239,601	7,719,262	_	_	_	_	_	_	_	_	34,625,520
20% Providers	2,652,323	2,903,230	3,413,200	2,573,088	-	-	-	_	_	-	_	-	11.541.841
20% Insurers	2,652,323	2,903,230	3,413,200	2.573.088	_	_	_	_	_	-	_	-	11,541,841
	_,,	_,,	2, 112,200	_,,									, ,
5. Subsidy Funding Shares													
Premium subsidies	414,793	418,017	414,408	421,805	-	-	-	-	-	-	-	-	1,669,023
Deductible Subsidies	48,493	56,126	47,288	40,031	-	-	-	-	-	-	-	-	191,938
Subsidy - coinsurance out-of-pocket Max	33,131	43,341	44,206	49,441	-	-	-	-	-	-	-	-	170,119
Total Subsidies	496,417	517,484	505,902	511,277	-	-	-	-	-	-	-	-	2,031,080
Subsidy Funding Needed by Source in addition to Section 3 Funding													
Providers	248,209	258,742	252,951	255,639	-	-	-	-	-	-	-	-	1,015,541
Insurers	248,208	258,742	252,951	255,638	-	-	-	-	-	-	-	-	1,015,539
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Include	ding Subsidy	Costs)											
Policyholders	7,956,967	8,709,690	10,239,601	7,719,262	-	-	-	-	-	-	-	-	34,625,520
Providers	2,900,532	3,161,972	3,666,151	2,828,727	-	-	-	-	-	-	-	-	12,557,382
Insurers	2,900,531	3,161,972	3,666,151	2,828,726	-	-	-	-	-	-	-	-	12,557,380
7. Non-GPR Revenues by Source Including GPR Subsidies Under Policyholders	s.20.435(4)(a	h)											
Premium	8,474,728	9,012,618	9,504,746	8,786,924	-	-	-	-	-	-	-	-	35,779,016
Premium and Deductible Subsidies Credited to Policyholders	496,417	517,484	505,902	511,277	-	-	-	-	-	-	-	-	2,031,080
Subtotal	8,971,145	9,530,102	10,010,648	9,298,201	-	-	-	-	-	-	-	-	37,810,096
Providers	2,478,376	2,208,753	3,387,625	2,431,855	-	-	-	-	-	-	-	-	10,506,609
Insurers	3,239,924	3,239,924	3,239,924	3,239,924	-	-	-	-	-	-	-	-	12,959,696
Total	14,689,445	14,978,779	16,638,197	14,969,980	-	-	-	-	-	-	-	-	61,276,401

8	Interim Estimate	of Surplus/(Deficit)	Account Balance for FY 2006

Delicated large	2000												
Policyholders Prior Period Surplus / (Deficit)	9,542,625	10 556 902	11 277 215	11 140 060								_	9,542,625
Piloi Pellod Sulpius / (Delicit)	9,542,625	10,330,603	11,377,215	11,140,202	-	•	•	-	-	•	-	-	9,542,625
Premium (Including Premium and Deductible Subsidies)	8,971,145	9,530,102	10,010,648	9,298,201		_						_	37,810,096
Less Cost	7,956,967	8,709,690	10,239,601	7,719,262	-		-	-	_		_	_	34,625,520
Less Unfunded Policyholder Subsidies	-	•	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	1,014,178	820,412	(228,953)	1,578,939	-	-	-	-	-	-	-	-	3,184,576
Ending Surplus / (Deficit)	10,556,803	11,377,215	11,148,262	12,727,201	-		-	-	-	-	-	-	12,727,201
Assistant Complete to CEV 2000													
Assigned Surplus to SFY 2006	10,556,803	-	- 11,148,262	- 12,727,201	•	•	•	•	•	•	•	•	-
Unassigned Surplus	10,556,803	11,377,215	11,148,262	12,727,201	-	•	-	-	-	•	-	•	12,727,201
Providers													
Prior Period Surplus / (Deficit)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	-	-	-	-	-	-	-	-	(2,718,521)
Contribution	2,478,376	2,208,753	3,387,625	2,431,855	-		_	_	-	-	-		10,506,609
Less Cost	2,900,532	3,161,972	3,666,151	2,828,727	-	-	-	-	-	-	-	-	12,557,382
Premium Subsidy Underpayment Adj.	· · ·	-	· · ·	· · ·	-	-	-	-	-	-	-	-	-
Monthly Change	(422,156)	(953,219)	(278,526)	(396,872)	-	-	-	-	-	-	-	-	(2,050,773)
Ending Surplus / (Deficit)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	-	-	-	-	-	-	(4,769,294)
Insurers													
Prior Period Surplus / (Deficit)	3,677,147	4,016,540	4,094,492	3,668,265				_	-		-	_	3,677,147
	-,- ,	,,-	, , -	-,,									-,- ,
Assessment	3,239,924	3,239,924	3,239,924	3,239,924	-	-	-	-	-	-	-	-	12,959,696
Less Cost	2,900,531	3,161,972	3,666,151	2,828,726	-	-	-	-	-	-	-	-	12,557,380
Premium Subsidy Underpayment Adj.		-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	339,393	77,952	(426,227)	411,198	-	-	-	-	-	-	-	-	402,316
Ending Surplus / (Deficit)	4,016,540	4,094,492	3,668,265	4,079,463	-	-	-	-	-	-	-	-	4,079,463
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	(1,100,223)	(1,181,847)	(1.281.314)	(1,372,808)	-		-	-	_		_	_	(1,100,223)
Monthly Change	(81,624)	(99,467)	(91,494)	(89,472)	-		-	-	_		_	_	(362,057)
Ending Surplus / (Deficit)	(1,181,847)		(1,372,808)	(1,462,280)					-	-	-	-	(1,462,280)
		<u> </u>	<u> </u>	- · · · · · · · · · · · · · · · · · · ·									(, , , ,
Total HIRSP Retained Earnings	10,250,819	10,096,497	9,071,297	10,575,090	-	-	-	-	-	-	-	-	10,575,090

Wisconsin Health Insurance Risk Sharing Plan October 31, 2005 Fiscal Year 2006

Unaudited Balance Sheet

Assets	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Cash and Cash Equivalents	44,046,067	41,252,806	48,788,689	52,183,513	<u>-</u>	_	<u>-</u>	<u>-</u>	-	-	-	-
Other Receivables ⁽²⁾	629,508	448,884	767,911	486,161					_			
Drug Rebates Receivable	1,816,840	1,652,849	1,894,871	2,136,068	-		-	-	_			
Assessments Receivable	38,902,416	30,923,047	27,539,749	20,117,978	-	-			_			
Prepaid Items	-	-	-	-	•				_			
Total Assets	85,394,831	74,277,586	78,991,220	74,923,720								•
		. ,=,•••	,,	. ,,,,								
Liabilities and Fund Equity												
Liabilities:												
Unpaid Medical loss Liabilities	20,350,824	19,170,425	20,550,019	19,729,472	-	-	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	2,904,436	2,491,878	2,722,729	2,618,209	-	-		-		-	-	-
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	660,000	-	-		-		-	-	-
Unearned Premiums	15,112,758	9,058,807	16,354,912	14,868,208	-	-		-		-	-	-
Unearned Assessments	35,639,168	32,403,320	29,163,396	25,923,056	-	-		-		-	-	-
Accounts Payable and Other Accrued Liabilities	476,826	396,659	468,867	549,685	-	-		-		-	-	-
Total Liabilities	75,144,012	64,181,089	69,919,923	64,348,630		•				•	•	•
Fund Equity:												
Policyholder	10,556,803	11,377,215	11,148,262	12,727,201	-	-	-	-	-			
Providers	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	-	-	-			
Insurers	4,016,540	4,094,492	3,668,265	4,079,463	-	-	-	-	-			
Unfunded Deductible and Coinsurance Subsidy	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	•	-	-	-	•	•	
Total Retained Earnings	10,250,819	10,096,497	9,071,297	10,575,090	•	•	•	•	-	•	•	•
Total Liabilities and Fund Equity	85,394,831	74,277,586	78,991,220	74,923,720	÷	•	-	-	-	-		

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN MONTHLY PROVIDER CONTRIBUTION REPORT AS OF OCTOBER 2005 MONTH END (10/27/2005)

Provider Share Calculation for the Current Month - Claims by Claim Type													
Regular Claims				Less HIRSP									
		U&C	Usual and	Allowed	Provider								
Claim Type	Billed Charges	Percentage	Customary	Charges	Share								
Professional	\$ 6,585,073.46	36.0%	\$ 4,217,739.55	\$ 2,820,381.67	\$ 1,397,357.88								
Hospital Outpatient	\$ 4,142,684.67	27.5%	\$ 3,005,020.61	\$ 2,610,534.13	\$ 394,486.48								
Hospital Inpatient	\$ 4,276,487.00	28.1%	\$ 3,074,366.50	\$2,271,301.09	\$ 803,065.41								
Nursing Home	\$ 93,543.69	23.9%	\$ 71,205.46	\$ 90,347.24	\$ (19,141.78)								
Other	\$ 774,201.38	23.9%	\$ 589,322.09	\$ 435,880.18	\$ 153,441.91								
Total	\$ 15,871,990.20		\$ 10,957,654.21	\$ 8,228,444.31	\$ 2,729,209.90								
[a a :				LUDOD	Γ								
Crossover Claims	Medicare		111000	HIRSP	5								
	Allowed	Medicare	HIRSP	Deductible/	Provider								
Claim Type	Charges	Paid	Paid	Coinsurance	Share								
Professional	\$ 586,428.12			\$ 13,606.36	\$ 4,960.33								
Hospital Outpatient	\$ 488,985.46	·	·	\$ 6,524.28	\$ 2,809.77								
Hospital Inpatient	\$ 666,941.95	·	-	\$ 1,105.59	\$ (10,349.60)								
Nursing Home	\$ 38,283.80	· ·	·	\$ 15.62	\$ 4,533.96								
Other	\$ 227,323.63	·	·	\$ 3,522.17	\$ 1,513.43								
Total	\$ 2,007,962.96	\$ 1,575,613.55	\$ 404,107.50	\$ 24,774.02	\$ 3,467.89								
Provider Contribution on the Increase (Decrease) in Unpaid Losses	S				\$ (242,061.00)								
Total Provider Contribution Non-Pharmacy					\$ 2,490,616.79								
Pharmacy Claims				Less HIRSP									
		U&C	Usual and	Allowed	Provider								
Claim Type	Billed Charges	Percentage	Customary	Charges	Share								
Prescription Drug	\$ -	0.0%			\$ -								
not processed by PBM													
Prescription Drug	\$ 5,875,886.80	0.0%	\$ 4,253,044.36	\$ 4,253,044.36	\$ -								
processed by PBM													
Total Provider Contribution Pharmacy	\$ 5,875,886.80		\$ 4,253,044.36	\$ 4,253,044.36	\$ -								

Wisconsin Health Insurance Risk Sharing Plan for the Period Ended October 31, 2005 Calendar Year 2005

	0		Unaudited St	atement of Re	venues, Exper	nses, and Char	nges in Retaine	ed Earnings					
Operating Revenues	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
Gross Premiums	8,239,786	8,033,854	8,203,838	8,038,869	7,720,822	8,114,062	8,889,521	9,430,635	9,919,154	9,208,729	-	-	85,799,270
Premium Subsidized Net Premium Revenues	(354,700) 7,885,086	(328,871) 7,704,983	(306,815) 7,897,023	(348,067) 7,690,802	(353,231) 7,367,591	(352,175) 7,761,887	(414,793) 8,474,728	(418,017) 9,012,618	(414,408) 9,504,746	(421,805) 8,786,924			(3,712,882) 82,086,388
											-	-	
Provider Contribution Insurer Assessments	2,255,043 2,716,349	2,337,067 2,716,349	2,372,221 2,716,349	3,005,828 2,716,349	3,080,184 2,716,349	2,840,456 2,716,349	2,478,376 3,239,924	2,208,753 3,239,924	3,387,625 3,239,924	2,431,855 3,239,924	-	-	26,397,408 29,257,790
Total Operating Revenues	12,856,478	12,758,399	12,985,593	13,412,979	13,164,124	13,318,692	14,193,028	14,461,295	16,132,295	14,458,703			137,741,586
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment (3) Increase (Decrease) in Unpaid Losses	8,738,080 (1,174,533)	8,587,330 (984,629)	6,994,408 2.012.472	5,477,768 4,796,581	10,674,619 (459,178)	14,219,985 (1,928,757)	8,968,093 346,665	12,415,734 (1,528,617)	10,649,147 1,786,574	10,001,181 (1,062,608)	-	-	96,726,345 1,803,970
Deductible Subsidy Paid	59,708	78,706	29,706	53,990	95,684	78,118	48,493	56,126	47,288	40,031			587,850
Total Medical Losses	7,623,255	7,681,407	9,036,586	10,328,339	10,311,125	12,369,346	9,363,251	10,943,243	12,483,009	8,978,604	-	-	99,118,165
Pharmacy Losses:													
Losses Paid or Approved for Payment	3,656,006	3,495,680	5,402,192	4,013,268	3,757,404	4,167,950	3,648,421	4,235,825	4,011,497	3,899,125	-	-	40,287,368
Increase (Decrease) in Unpaid Losses Drug Rebates	(178,275) (122,005)	116,814 (120,325)	(1,607,836) (230,445)	139,289 (214,496)	154,789 (234,320)	34,714 (242,166)	79,933 (230,293)	(799,220) (251,764)	422,513 (242,022)	(99,752) (249,006)	-	-	(1,737,031) (2,136,842)
Subsidy - Coinsurance Out-of-Pocket Max	12,515	12,515	(8,892)	12,663	22,609	30,369	33,131	43,341	44,206	49,441			(2, 136,642) 251,898
Total Pharmacy Losses	3,368,241	3,504,684	3,555,019	3,950,724	3,700,482	3,990,867	3,531,192	3,228,182	4,236,194	3,599,808	-	-	36,665,393
Total Losses	10,991,496	11,186,091	12,591,605	14,279,063	14,011,607	16,360,213	12,894,443	14,171,425	16,719,203	12,578,412	_	_	135,783,558
	10,001,100	,	12,001,000	11,270,000	1-1,011,001	10,000,210	12,001,110	,, . 20	10,710,200	12,070,112			100,700,000
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
WPS Admin Fees Navitus Admin Fees	-	-	-	380,950 103,263	390,487	593,501 106,618	402,149	403,846 107,228	400,577	389,371 104,863	-	-	2,960,881 739,290
DHFS Admin Fees	23,186	37,147	50,352	103,263	105,375 50,258	80,383	107,223 38,244	22,953	104,720 33,719	104,863			739,290 373,309
EDS Admin Fees	76,867	75,812	74,950	(182)	6,974	-	-	-	-	-	_	_	234,421
UGS Admin Fees	239,028	241,709	244,304	- /	12,500	250	-	-	-	-	-	-	737,791
Milliman USA Actuarial Services	22,888	54,942	25,797	35,041	29,084	19,242	18,329	14,088	8,747	4,514	-	-	232,672
Other Admin Fees	18,597	12,287	26,803	3,570	5,810	5,567			8,000	2,500	-	-	83,134
Total Administrative Expenses	380,566	421,897	422,206	541,518	600,488	805,561	565,945	548,115	555,763	519,439	-	-	5,361,498
Referral fees	7,035	4,607	7,455	9,380	4,725	(665)	5,390	8,610	6,125	7,735	-	-	60,397
Total Operating Expenses	11,379,097	11,612,595	13,021,266	14,829,961	14,616,820	17,165,109	13,465,778	14,728,150	17,281,091	13,105,586	-	-	141,205,453
Net Operating Income (Loss)	1,477,381	1,145,804	(35,673)	(1,416,982)	(1,452,696)	(3,846,417)	727,250	(266,855)	(1,148,796)	1,353,117	-	_	(3,463,867)
Non-Operating Revenues (Expenses)													
Federal Grant Investment income	- 79.968	- 67.563	92,323	- 118.962	- 125,449	- 104,607	- 122,541	112,533	- 123.596	- 150,676	-	-	1.098.218
Total Non-operating Revenues (Expenses)	79,968	67,563	92,323	118,962	125,449	104,607	122,541	112,533	123,596	150,676			1,098,218
Net Income (Loss)	1,557,349	1,213,367	56,650	(1,298,020)	(1,327,247)	(3,741,810)	849,791	(154,322)	(1,025,200)	1,503,793			(2,365,649)
Net income (Loss)	1,557,349	1,213,367	36,630	(1,298,020)	(1,327,247)	(3,741,810)	849,791	(154,322)	(1,025,200)	1,503,793	-		(2,365,649)
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period Unfunded Policyholder Subsidies	9,648,674	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	-	-	9,648,674
Current Earnings	1,575,865	1,252,788	479,775	(681,086)	(784,731)	(1,948,660)	1,014,178	820,412	(228,953)	1,578,939	-	-	3,078,527
Retained Earnings, End of Period ⁽¹⁾	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	-	-	12,727,201
Providers													
Retained Earnings, Beginning of Period Premium Subsidy Underpayment Adj.	(1,036,887)	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	-	-	(1,036,887)
Current Earnings	(203,800)	(163,741)	(373,220)	(130,401)	(30,194)	(780,278)	(422,156)	(953,219)	(278,526)	(396,872)			(3,732,407)
Retained Earnings, End of Period	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	(4,769,294)
Insurers													
Retained Earnings, Beginning of Period	4,951,484	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	-	-	4,951,484
Premium Subsidy Underpayment Adj.	-	-	- (20.001)	(440.860)	(204.000)	(004 205)			(406.007)	-	-	-	(070.001)
Current Earnings Retained Earnings, End of Period	257,507 5,208,991	215,541 5,424,532	(29,091) 5,395,441	(419,880) 4,975,561	(394,029) 4,581,532	(904,385) 3,677,147	339,393 4,016,540	77,952 4,094,492	(426,227) 3,668,265	411,198 4,079,463			(872,021) 4,079,463
_		•	•	-	•	•	•	•	- '	•			
Unfunded Deductible and Coinsurance Subsi Retained Earnings, Beginning of Period	(622,532)	(694.755)	(785,976)	(806,790)	(873,443)	(991.736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	_		(622,532)
Current Earnings	(72,223)	(91,221)	(20,814)	(66,653)	(118,293)	(108,487)	(81,624)	(1,181,847)	(91,494)	(89,472)	-		(839,748)
Retained Earnings, End of Period	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	-	(1,462,280)
Total Retained Earnings	14,498,088	15,711,455	15,768,105	14,470,085	13,142,838	9,401,028	10,250,819	10,096,497	9,071,297	10,575,090	_	_	10,575,090
rotal Retained Earnings	14,430,000	13,711,433	13,700,105	14,470,000	13, 142,030	3,401,020	10,230,619	10,030,437	3,071,237	10,070,090			10,575,090

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN 2005 CALENDAR YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSES AS OF OCTOBER 2005

MISC REVENUE	JAN 05	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC REVENUE	-	-	-	-	-	-	-	-	-	-	-	-	-

													YEAR TO DATE
MISC ADMIN EXP	JAN 05	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Bank Service Charge													-
Postage	16,896.89	10,586.78	25,102.79										52,586.46
LAB Audit Fee	1,700.00	1,700.00	1,700.00	2,900.00	5,800.00				7,500.00	2,500.00			23,800.00
Speed Scribe													-
UW Extension													-
NASCHIP									500.00				500.00
Legal Services													-
Prest & Assoc-Ind Med Review													-
Independent Review				600.00									600.00
Premium Refund Overdraft Fees				70.00	10.00								80.00
Whyte Hirschboeck Dudek, SC						5,567.08							5,567.08
													-
													-
													-
													-
TOTAL MISC ADMIN EXP	18,596.89	12,286.78	26,802.79	3,570.00	5,810.00	5,567.08	-	-	8,000.00	2,500.00	-	-	83,133.54

Wisconsin Health Insurance Risk Sharing Plan Calendar Year 2005 Interim Reconciliation As Of October 31, 2005

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	8,738,080	8,587,330	6,994,408	5,477,768	10,674,619	14,219,985	8,968,093	12,415,734	10,649,147	10,001,181	-	-	96,726,345
Increase (Decrease) in Unpaid Medical Losses	(1,174,533)	(984,629)	2,012,472	4,796,581	(459,178)	(1,928,757)	346,665	(1,528,617)	1,786,574	(1,062,608)	-	-	1,803,970
Pharmacy Losses Paid or Approved for Payment	3,656,006	3,495,680	5,402,192	4,013,268	3,757,404	4,167,950	3,648,421	4,235,825	4,011,497	3,899,125	-	-	40,287,368
Increase (Decrease) in Unpaid Pharmacy Losses	(178,275)	116,814	(1,607,836)	139,289	154,789	34,714	79,933	(799,220)	422,513	(99,752)	-	-	(1,737,031)
Drug Rebates	(122,005)	(120,325)	(230,445)	(214,496)	(234,320)	(242,166)	(230,293)	(251,764)	(242,022)	(249,006)	-	-	(2,136,842)
Total Administrative Expenses	387,601	426,504	429,661	550,898	605,213	804,896	571,335	556,725	561,888	527,174	-	-	5,421,895
Loss Adjustment Expense	11.306.874	11.521.374	42,000,452	- 44.702.200	- 44 400 507	47.050.000	13.384.154	- 44 000 000	47 400 507	- 42.040.444		-	440.005.705
Total Operating Expense	11,306,874	11,521,374	13,000,452	14,763,308	14,498,527	17,056,622	13,384,154	14,628,683	17,189,597	13,016,114	-	-	140,365,705
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense)	79,968	67,563	92,323	118,962	125,449	104,607	122,541	112,533	123,596	150,676	-	-	1,098,218
3. Total Fiscal Year Program Costs to be Split 60% 20% 20%	11,226,906	11,453,811	12,908,129	14,644,346	14,373,078	16,952,015	13,261,613	14,516,150	17,066,001	12,865,438	-	-	139,267,487
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Exclu	ıding Subsidy	Costs)											
Funding Shares													
60% Policyholders	6,736,144	6,872,287	7,744,877	8,786,608	8,623,846	10,171,209	7,956,967	8,709,690	10,239,601	7,719,262	-	-	83,560,491
20% Providers	2,245,381	2,290,762	2,581,626	2,928,869	2,874,616	3,390,403	2,652,323	2,903,230	3,413,200	2,573,088	-	-	27,853,498
20% Insurers	2,245,381	2,290,762	2,581,626	2,928,869	2,874,616	3,390,403	2,652,323	2,903,230	3,413,200	2,573,088	-	-	27,853,498
5. Subsidy Funding Shares													
Premium subsidies	354,700	328,871	306,815	348,067	353,231	352,175	414,793	418,017	414,408	421,805	-	-	3,712,882
Deductible Subsidies	59,708	78,706	29,706	53,990	95,684	78,118	48,493	56,126	47,288	40,031	-	-	587,850
Subsidy - coinsurance out-of-pocket Max	12,515	12,515	(8,892)	12,663	22,609	30,369	33,131	43,341	44,206	49,441	-	-	251,898
Total Subsidies	426,923	420,092	327,629	414,720	471,524	460,662	496,417	517,484	505,902	511,277	-	-	4,552,630
Subsidy Funding Needed by Source in addition to Section 3 Funding	g Shares												
Providers	213,462	210,046	163,815	207,360	235,762	230,331	248,209	258,742	252,951	255,639	-	-	2,276,317
Insurers	213,461	210,046	163,814	207,360	235,762	230,331	248,208	258,742	252,951	255,638	-	-	2,276,313
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Inclu	ding Subsidy	Costs)											
Policyholders	6,736,144	6,872,287	7,744,877	8,786,608	8,623,846	10,171,209	7,956,967	8,709,690	10,239,601	7,719,262	-	-	83,560,491
Providers	2,458,843	2,500,808	2,745,441	3,136,229	3,110,378	3,620,734	2,900,532	3,161,972	3,666,151	2,828,727	-	-	30,129,815
Insurers	2,458,842	2,500,808	2,745,440	3,136,229	3,110,378	3,620,734	2,900,531	3,161,972	3,666,151	2,828,726	-	-	30,129,811
7. Non-GPR Revenues by Source Including GPR Subsidies Under Policyholders	s.20.435(4)(a	h)											
Premium	7,885,086	7,704,983	7,897,023	7,690,802	7,367,591	7,761,887	8,474,728	9,012,618	9,504,746	8,786,924	-	-	82,086,388
Premium and Deductible Subsidies Credited to Policyholders	426,923	420,092	327,629	414,720	471,524	460,662	496,417	517,484	505,902	511,277	-	-	4,552,630
Subtotal	8,312,009	8,125,075	8,224,652	8,105,522	7,839,115	8,222,549	8,971,145	9,530,102	10,010,648	9,298,201	-	-	86,639,018
Providers	2.255.043	2,337,067	2,372,221	3,005,828	3,080,184	2,840,456	2,478,376	2,208,753	3,387,625	2,431,855	_	_	26,397,408
Insurers	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	3,239,924	3,239,924	3,239,924	3,239,924	-	-	29,257,790
Total	13,283,401	13,178,491	13,313,222	13,827,699	13,635,648	13,779,354	14,689,445	14,978,779	16,638,197	14,969,980	-	-	142,294,216

8. Interim Estimate of Surplus/(Deficit) Account Balance for FY 2005

Policyholders Prior Period Surplus / (Deficit)	9,648,674	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	-	-	9,648,674
Premium (Including Premium and Deductible Subsidies) Less Cost	8,312,009 6,736,144	8,125,075 6,872,287	8,224,652 7,744,877	8,105,522 8,786,608	7,839,115 8,623,846	8,222,549 10,171,209	8,971,145 7,956,967	9,530,102 8,709,690	10,010,648 10,239,601	9,298,201 7,719,262	-		86,639,018 83,560,491
Less Unfunded Policyholder Subsidies	4 575 005	4.050.700	470 775	(004,000)	(704 704)	- (4.040.000)	4 04 4 4 7 0	- 000 440	(220,052)	4 570 000	-	•	2 070 527
Monthly Change	1,575,865	1,252,788	479,775	(681,086)	(784,731)	(1,948,660)	1,014,178	820,412	(228,953)	1,578,939	-	-	3,078,527
Ending Surplus / (Deficit)	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	-	-	12,727,201
Assigned Surplus to SFY 2005 Unassigned Surplus	- 11,224,539	- 12,477,327	- 12,957,102	- 12,276,016	- 11,491,285	- 9,542,625	- 10,556,803	- 11,377,215	- 11,148,262	- 12,727,201	-	-	- 12,727,201
Providers Prior Period Surplus / (Deficit)	(1,036,887)	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	-	-	(1,036,887)
Contribution	2,255,043	2,337,067	2,372,221	3,005,828	3,080,184	2,840,456	2,478,376	2,208,753	3,387,625	2,431,855	-	-	26,397,408
Less Cost	2,458,843	2,500,808	2,745,441	3,136,229	3,110,378	3,620,734	2,900,532	3,161,972	3,666,151	2,828,727	-	-	30,129,815
Premium Subsidy Underpayment Adj. Monthly Change	(203,800)	(163,741)	(373,220)	(130,401)	(30,194)	(780,278)	(422,156)	(953,219)	(278,526)	(396,872)	-	-	(3,732,407)
Ending Surplus / (Deficit)	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	(4,769,294)
Insurers													
Prior Period Surplus / (Deficit)	4,951,484	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	-	-	4,951,484
Assessment	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	3,239,924	3,239,924	3,239,924	3,239,924	-	-	29,257,790
Less Cost	2,458,842	2,500,808	2,745,440	3,136,229	3,110,378	3,620,734	2,900,531	3,161,972	3,666,151	2,828,726	-	-	30,129,811
Premium Subsidy Underpayment Adj. Monthly Change	257,507	215,541	(29,091)	(419,880)	(394,029)	(904,385)	339,393	77,952	(426,227)	411,198	-	-	(872,021)
Ending Surplus / (Deficit)	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	-	-	4,079,463
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	(622,532) (72,223)	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	-		(622,532)
Monthly Change Ending Surplus / (Deficit)	(694,755)	(91,221) (785,976)	(20,814) (806,790)	(66,653) (873,443)	(118,293) (991,736)	(108,487)	(81,624) (1,181,847)	(99,467) (1,281,314)	(91,494) (1,372,808)	(89,472)	-		(839,748) (1,462,280)
	(55.,.55)	(1.00,010)	(555,.55)	(5.5,.10)	(55.,.50)	(1,100,220)	(1,101,011)	(1,=0.1,011)	(1,012,000)	(:,:=,==0)			(.,.=,===)
Total HIRSP Retained Earnings	14,498,088	15,711,455	15,768,105	14,470,085	13,142,838	9,401,028	10,250,819	10,096,497	9,071,297	10,575,090	-	-	10,575,090

Wisconsin Health Insurance Risk Sharing Plan October 31, 2005 Calendar Year 2005

Unaudited Balance Sheet

Assets	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash and Cash Equivalents	43,348,568	47,057,865	53,789,890	57,009,607	48,034,750	47,991,033	44,046,067	41,252,806	48,788,689	52,183,513	-	
Other Receivables (2)	96,643	125,560	94,016	1,742,701	1,472,644	1,234,188	629,508	448,884	767,911	486,161		
Drug Rebates Receivable	1,246,751	1,051,895	1,282,340	1,496,835	1,344,382	1,586,548	1,816,840	1,652,849	1,894,871	2,136,068		
Assessments Receivable	3,357,262	94,485	217,131	97,932	85,013	85,013	38,902,416	30,923,047	27,539,749	20,117,978		
Prepaid Items	52,878	42,291	17,188	1,280	-	· <u>-</u>	-	-	-	-		
Total Assets	48,102,102	48,372,096	55,400,565	60,348,355	50,936,789	50,896,782	85,394,831	74,277,586	78,991,220	74,923,720	•	•
Liabilities and Fund Equity Liabilities: Unpaid Medical loss Liabilities Unpaid Prescription Drug Loss Liabilities Unpaid Loss Adjustment Expense Unearned Premiums Unearned Assessments Accounts Payable and Other Accrued Liabilities Total Liabilities	17,498,548 2,456,132 660,000 12,599,991 2,260 387,083 33,604,014	16,751,485 2,572,946 660,000 7,023,489 5,010,790 641,931 32,660,641	18,285,381 965,110 660,000 16,764,621 2,537,883 419,465 39,632,460	21,908,176 2,584,048 660,000 14,630,761 5,432,699 662,586 45,878,270	21,560,577 2,863,469 660,000 9,063,254 2,716,349 930,302 37,793,951	20,085,992 3,033,333 660,000 17,186,962 - 529,467 41,495,754	20,350,824 2,904,436 660,000 15,112,758 35,639,168 476,826 75,144,012	19,170,425 2,491,878 660,000 9,058,807 32,403,320 396,659 64,181,089	20,550,019 2,722,729 660,000 16,354,912 29,163,396 468,867 69,919,923	19,729,472 2,618,209 660,000 14,868,208 25,923,056 549,685 64,348,630		
Fund Equity:	44 004 500	40 477 007	40.057.400	40.070.040	44 404 005	0.540.005	40 550 000	44 077 045	44.440.000	40 707 004		
Policyholder	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	•	•
Providers	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	•	•
Insurers	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	-	
Unfunded Deductible and Coinsurance Subsidy	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	•	•
Total Retained Earnings	14,498,088	15,711,455	15,768,105	14,470,085	13,142,838	9,401,028	10,250,819	10,096,497	9,071,297	10,575,090	•	•
Total Liabilities and Fund Equity	48,102,102	48,372,096	55,400,565	60,348,355	50,936,789	50,896,782	85,394,831	74,277,586	78,991,220	74,923,720	•	

EARNED PREMIUM

FISCAL YEAR 2006

EARNED PREMIUM								
MONTH	FY 06							
JUL	8,474,728							
AUG	9,012,618							
SEP	9,504,746							
OCT	8,786,924							
NOV								
DEC								
JAN								
FEB								
MAR								
APR								
MAY								
JUN								
TOTAL	\$35,779,016							

Wisconsin Health Insurance Risk Sharing Plan

Assessment Status As of October 31, 2005

Prior Fiscal Assessments Receivable Balance:	\$ 32.74

Fiscal Year 2006 Assessment Amount: \$ 38,883,169.06

Less: Payments Received

2005 07 0.00

2005 08 (7,983,385.56)

2005 09 (3,360,556.48)

2005 10 (7,421,282.02)

Current Year Total \$ 20,117,945.00

Total Assessments Receivable Balance: \$ 20,117,977.74

Monthly Applicant Activity For October 2005

	Number of Applications Pending	September	510	
	Number of Applications Received	October	512	
	Number of Applications Rejected	October	146	
	Number of Applications Closed	October	71	
	Number of Applications Pending	October	414	
	Number of Applications Approved	October	391	
	Detail of Applications Rejected			
	Eligible for Group Health Coverage		7	
	Current Medicaid Coverage		0	
	Not a Wisconsin Resident		3	
	Did not Qualify for lost Employer C	overage	3	
	65 or Older	-	5	
	Previous HIRSP < 12 Months Ago		3	
	Currently Covered by Other Insura	nce	73	
	No Medical Reason		51	
	Insufficient Premium Submitted		1	
	Total		146	
	Detail of Applications Closed			
•	Applicant Request		11	
	Proper Eligibility Requested, never	received	3	
	Application Data Requested, never	received	57	
	Total		71	

Due to a programming error, the pending application numbers in this report are overstated.

Monthly Applicant Activity October, 2005

A.	Me	dicare Eligible	6
B.	HIV	<i>I</i> +	
C.	Elig	gible Individual	197
D.	-	ter of Medical Eligibility	188
		Letter of Rejection By:	
		American Family	8
		American Medical Security Group	8
		American Republic	4
		Atrium Health Plan	3
		Blue Cross & Blue Shield United of Wisconsin	59
		Dean Health Plan	1
		Fortis Benefits Insurance	18
		Golden Rule Insurance Company	11
		Humana Insurance Company	18
		Mega Life and Health Insurance	11
		Mid-West National Life Insurance Company of	2
		Midwest Security Life Insurance	1
		Pekin Life Insurance	4
		Physicians Mutual Insurance Company	1
		Security Health Plan	5
		United HealthCare Insurance	3
		Unity Health Plan	3
		Wisconsin Physicians Service Insurance	20
		World Insurance	1
	2.	Notice of Benefit Reduction	12
	3.	Notice of Premium increase due to a Health Reason	1

Total 391

			Rest	ated Mont	thly Enrolli	nent Throu	igh Octobe	er 2005 Mo	onth End					
	Tot	tal Subsidy			Total Non-Subsidy					Combined Total				
	Plan 1A	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total	
November-04	2,989	765	3,754		5,141	8,508	964	14,613		8,130	8,508	1,729	18,367	
December-04	3,007	762	3,769		5,147	8,586	958	14,691		8,154	8,586	1,720	18,460	
January-05	2,960	743	3,703		4,713	9,133	955	14,801		7,673	9,133	1,698	18,504	
February-05	2,956	741	3,697		4,755	9,224	961	14,940		7,711	9,224	1,702	18,637	
March-05	2,969	739	3,708		4,827	9,358	960	15,145		7,796	9,358	1,699	18,853	
April-05	2,956	742	3,698		4,821	9,366	962	15,149		7,777	9,366	1,704	18,847	
May-05	2,958	737	3,695		4,881	9,477	962	15,320		7,839	9,477	1,699	19,015	
June-05	2,977	738	3,715		4,947	9,635	972	15,554		7,924	9,635	1,710	19,269	
July-05	2,714	708	3,422		5,056	9,549	1,002	15,607		7,770	9,549	1,710	19,029	
August-05	2,742	701	3,443		5,030	9,631	986	15,647		7,772	9,631	1,687	19,090	
September-05	2,748	693	3,441		4,974	9,658	958	15,590		7,722	9,658	1,651	19,031	
October-05	2,828	687	3,515		4,892	9,734	925	15,551		7,720	9,734	1,612	19,066	

	Detai	l of Total Subsidy	Policies in Force as	of October 2005 Mon	th End		
	Level 0	Level 1	Level 2	Level 3	Level 4	Level 5	Total
November-04	14,613	553	539	679	1,428	555	18,367
December-04	14,691	554	541	686	1,432	556	18,460
January-05	14,801	529	526	676	1,451	521	18,504
February-05	14,940	520	523	678	1,461	515	18,637
March-05	15,145	520	523	682	1,471	512	18,853
April-05	15,149	516	516	687	1,477	502	18,847
May-05	15,320	516	511	686	1,482	500	19,015
June-05	15,554	515	513	693	1,494	500	19,269
July-05	15,607	431	474	660	1,363	494	19,029
August-05	15,647	434	476	654	1,384	495	19,090
September-05	15,590	433	474	647	1,395	492	19,031
October-05	15,551	434	483	656	1,443	499	19,066

Level 0 = Income > \$25,000

Level 1 = Income \$17,000-\$19,999

Level 2 = Income \$14,000-\$16,999

Level 3 = Income \$10,000-\$13,999

Level 4 = Income < or equal to \$9,999

Level 5 = Income \$20,000-\$24,999

^{*} Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

Total Policies in Force by Plan, Gender and Age Group as of October 2005 Month End

Male

Number of Plan Gender Age Group Policyholders 1A Male 0-24 248 1A Male 25-29 1A Male 30-34 169 35-39 1A Male 256 401 1A Male 40-44 1A Male 45-49 493 1A Male 50-54 545 1A Male 55-59 471 1A Male 60-64 442 1A Male 65+ Total 3,474

Female

			Number of
Plan	Gender	Age Group	Policyholders
1A	Female	0-24	389
1A	Female	25-29	221
1A	Female	30-34	206
1A	Female	35-39	243
1A	Female	40-44	338
1A	Female	45-49	471
1A	Female	50-54	602
1A	Female	55-59	773
1A	Female	60-64	987
1A	Female	65+	16
		Total	4,246

			Number of
Plan	Gender	Age Group	Policyholders
1B	Male	0-24	306
1B	Male	25-29	74
1B	Male	30-34	88
1B	Male	35-39	171
1B	Male	40-44	309
1B	Male	45-49	491
1B	Male	50-54	694
1B	Male	55-59	892
1B	Male	60-64	1,359
1B	Male	65+	15
		Total	4,399

			Number of
Plan	Gender	Age Group	Policyholders
1B	Female	0-24	192
1B	Female	25-29	62
1B	Female	30-34	77
1B	Female	35-39	162
1B	Female	40-44	292
1B	Female	45-49	488
1B	Female	50-54	735
1B	Female	55-59	1,228
1B	Female	60-64	2,067
1B	Female	65+	32
		Total	5,335

			Number of
Plan	Gender	Age Group	Policyholders
2	Male	0-24	4
2	Male	25-29	11
2	Male	30-34	14
2	Male	35-39	33
2	Male	40-44	72
2	Male	45-49	98
2	Male	50-54	122
2	Male	55-59	105
2	Male	60-64	82
2	Male	65+	122
		Total	663

			Number of
Plan	Gender	Age Group	Policyholders
2	Female	0-24	4
2	Female	25-29	2
2	Female	30-34	20
2	Female	35-39	26
2	Female	40-44	58
2	Female	45-49	102
2	Female	50-54	125
2	Female	55-59	152
2	Female	60-64	158
2	Female	65+	302
		Total	949

^{*} Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

Total Policies in Force by Plan, Gender, Zone and Age Group as of October 2005 Month End

Male

Number of Plan Zone Gender Age Group Policyholders 1A 1 Male 0-24 27 24 1A Male 25-29 1A 1 Male 30-34 14 35 1A Male 35-39 1 41 1A 1 Male 40-44 45-49 1A Male 47 1A 1 Male 50-54 48 35 1A Male 55-59 1 1A 60-64 29 1 Male 1A Male 65+ Total 302

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				Number of
Plan	Zone	Gender	Age Group	Policyholders
1A	1	Female	0-24	27
1A	1	Female	25-29	28
1A	1	Female	30-34	23
1A	1	Female	35-39	15
1A	1	Female	40-44	27
1A	1	Female	45-49	34
1A	1	Female	50-54	49
1A	1	Female	55-59	74
1A	1	Female	60-64	72
1A	1	Female	65+	1
			Total	350

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1A	2	Male	0-24	139
1A	2	Male	25-29	79
1A	2	Male	30-34	58
1A	2	Male	35-39	76
1A	2	Male	40-44	113
1A	2	Male	45-49	141
1A	2	Male	50-54	146
1A	2	Male	55-59	132
1A	2	Male	60-64	114
1A	2	Male	65+	3
			Total	1,001

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1A	2	Female	0-24	132
1A	2	Female	25-29	68
1A	2	Female	30-34	65
1A	2	Female	35-39	82
1A	2	Female	40-44	105
1A	2	Female	45-49	139
1A	2	Female	50-54	178
1A	2	Female	55-59	194
1A	2	Female	60-64	284
1A	2	Female	65+	4
			Total	1,251

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1A	3	Male	0-24	275
1A	3	Male	25-29	145
1A	3	Male	30-34	97
1A	3	Male	35-39	145
1A	3	Male	40-44	247
1A	3	Male	45-49	305
1A	3	Male	50-54	351
1A	3	Male	55-59	304
1A	3	Male	60-64	299
1A	3	Male	65+	3
			Total	2,171

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1A	3	Female	0-24	230
1A	3	Female	25-29	125
1A	3	Female	30-34	118
1A	3	Female	35-39	146
1A	3	Female	40-44	206
1A	3	Female	45-49	298
1A	3	Female	50-54	375
1A	3	Female	55-59	505
1A	3	Female	60-64	631
1A	3	Female	65+	11
			Total	2,645

^{*} Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

Total Policies in Force by Plan, Gender, Zone and Age Group as of October 2005 Month End

Male

Number of Plan Zone Gender Age Group Policyholders 1B 1 Male 0-24 9 1B Male 25-29 1B 1 Male 30-34 11 1B Male 35-39 19 1B 29 1 Male 40-44 45-49 30 1B Male 1B 1 Male 50-54 39 1B Male 55-59 60 1 1B 60-64 76 Male 1B Male 65+ Total 294

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				Number of
Plan	Zone	Gender	Age Group	Policyholders
1B	1	Female	0-24	13
1B	1	Female	25-29	9
1B	1	Female	30-34	9
1B	1	Female	35-39	5
1B	1	Female	40-44	17
1B	1	Female	45-49	27
1B	1	Female	50-54	39
1B	1	Female	55-59	73
1B	1	Female	60-64	129
1B	1	Female	65+	4
			Total	325

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1B	2	Male	0-24	92
1B	2	Male	25-29	20
1B	2	Male	30-34	31
1B	2	Male	35-39	57
1B	2	Male	40-44	84
1B	2	Male	45-49	149
1B	2	Male	50-54	208
1B	2	Male	55-59	235
1B	2	Male	60-64	371
1B	2	Male	65+	6
			Total	1,253

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1B	2	Female	0-24	68
1B	2	Female	25-29	22
1B	2	Female	30-34	24
1B	2	Female	35-39	62
1B	2	Female	40-44	89
1B	2	Female	45-49	160
1B	2	Female	50-54	235
1B	2	Female	55-59	382
1B	2	Female	60-64	598
1B	2	Female	65+	11
			Total	1,651

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1B	3	Male	0-24	195
1B	3	Male	25-29	45
1B	3	Male	30-34	46
1B	3	Male	35-39	95
1B	3	Male	40-44	196
1B	3	Male	45-49	312
1B	3	Male	50-54	447
1B	3	Male	55-59	597
1B	3	Male	60-64	912
1B	3	Male	65+	7
			Total	2,852

				Number of
Plan	Zone	Gender	Age Group	Policyholders
1B	3	Female	0-24	111
1B	3	Female	25-29	31
1B	3	Female	30-34	44
1B	3	Female	35-39	95
1B	3	Female	40-44	186
1B	3	Female	45-49	301
1B	3	Female	50-54	461
1B	3	Female	55-59	773
1B	3	Female	60-64	1,340
1B	3	Female	65+	17
			Total	3,359

^{*} Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

Total Policies in Force by Plan, Gender, Zone and Age Group as of October 2005 Month End

Male

Number of Plan Zone Gender Age Group Policyholders 1 Male 0-24 Male 25-29 3 2 1 Male 30-34 2 Male 35-39 10 2 1 Male 40-44 45-49 15 Male 2 1 Male 50-54 19 2 55-59 14 Male 60-64 8 2 Male 9 2 Male 65+ 86 Total

Female

				Number of
Plan	Zone	Gender	Age Group	Policyholders
2	1	Female	0-24	1
2	1	Female	25-29	0
2	1	Female	30-34	4
2	1	Female	35-39	1
2	1	Female	40-44	8
2	1	Female	45-49	11
2	1	Female	50-54	17
2	1	Female	55-59	13
2	1	Female	60-64	10
2	1	Female	65+	26
			Total	91

				Number of
				Number of
Plan	Zone	Gender	Age Group	Policyholders
2	2	Male	0-24	2
2	2	Male	25-29	3
2	2	Male	30-34	7
2	2	Male	35-39	10
2	2	Male	40-44	22
2	2	Male	45-49	30
2	2	Male	50-54	33
2	2	Male	55-59	21
2	2	Male	60-64	26
2	2	Male	65+	36
			Total	190

				Number of
Plan	Zone	Gender	Age Group	Policyholders
2	2	Female	0-24	1
2	2	Female	25-29	0
2	2	Female	30-34	10
2	2	Female	35-39	9
2	2	Female	40-44	20
2	2	Female	45-49	32
2	2	Female	50-54	38
2	2	Female	55-59	49
2	2	Female	60-64	44
2	2	Female	65+	92
			Total	295

				Number of
Plan	Zone	Gender	Age Group	Policyholders
2	3	Male	0-24	2
2	3	Male	25-29	7
2	3	Male	30-34	4
2	3	Male	35-39	16
2	3	Male	40-44	40
2	3	Male	45-49	53
2	3	Male	50-54	70
2	3	Male	55-59	70
2	3	Male	60-64	48
2	3	Male	65+	77
			Total	387

				Number of
Plan	Zone	Gender	Age Group	Policyholders
2	3	Female	0-24	2
2	3	Female	25-29	2
2	3	Female	30-34	6
2	3	Female	35-39	16
2	3	Female	40-44	30
2	3	Female	45-49	59
2	3	Female	50-54	70
2	3	Female	55-59	90
2	3	Female	60-64	104
2	3	Female	65+	184
			Total	563

^{*} Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

Total Subsidy/Non-Subsidy as of October 2005 Month End

Plan		Number of Policyholders
1A	Non-subsidized	4,892
1A	Subsidized	2,828
1B	Non-subsidized	9,734
2	Non-subsidized	925
2	Subsidized	687
Total		19,066

Total Subsidy by Level

Subsidy Level	Number of Policyholders
Level 0	15,551
Level 1	434
Level 2	483
Level 3	656
Level 4	1,443
Level 5	499
Total	19,066

	Number of
	Policyholders
Plan 1A, Zone 1, Non-Subsidized	358
Plan 1A, Zone 1, Subsidized	294
Plan 1A, Zone 2, Non-Subsidized	1,461
Plan 1A, Zone 2, Subsidized	791
Plan 1A, Zone 3, Non-Subsidized	3,073
Plan 1A, Zone 3, Subsidized	1,743
Plan 1B, Zone 1, Non-Subsidized	619
Plan 1B, Zone 2, Non-Subsidized	2,904
Plan 1B, Zone 3, Non-Subsidized	6,211
Plan 2, Zone 1, Non-Subsidized	83
Plan 2, Zone 1, Subsidized	94
Plan 2, Zone 2, Non-Subsidized	275
Plan 2, Zone 2, Subsidized	210
Plan 2, Zone 3, Non-Subsidized	567
Plan 2, Zone 3, Subsidized	383
Total	19,066

^{*} Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

Wisconsin Health Insurance Risk Sharing Plan

Monthly Service Report For: October, 2005

Customer Service/Policyholder Services

Week Ending	Calls Offered	Calls Handled	# Abandoned	% Abandoned	Average Wait (ASA)*	Longest Wait	Average Talk	Service Level**
10/7/2005	3,170	3,140	30	0.90%	00:00:20	00:04:20	00:03:59	96.80%
10/14/2005	2,568	2,522	46	1.80%	00:00:30	00:05:53	00:04:00	91.90%
10/21/2005	2,599	2,567	32	1.20%	00:00:27	00:04:04	00:04:07	94.20%
10/28/2005	2,588	2,555	33	1.30%	00:00:26	00:04:56	00:04:05	94.80%
Historical								
09-2004	10,082	9,203	879	8 .7 %	00:03:29	00:14:02	00:02:37	
10-2004	12,889	11,214	1,662	13.0 %	00:04:47	00:16:13	00:03:06	
01-2005	10,390	9,357	1,015	9 .6 %	00:04:09	00:11:24	00:03:35	
02-2005	10,618	9,625	933	8 .8 %	00:03:40	00:12:35	00:03:29	
03-2005	13,363	11,782	1,561	11.5 %	00:04:34	00:18:00	00:03:30	
04-2005	18,245	17,962	283	1 .6 %	00:00:30	00:09:35	00:03:38	93.00%
05-2005	17,638	17,311	327	1 .9 %	00:00:39	00:12:39	00:03:39	89.00%
06-2005	18,966	18,309	657	3 .5 %	00:00:57	00:12:07	00:03:48	81.00%
07-2005	12,293	12,150	143	1 .2 %	00:00:25	00:07:50	00:04:07	94.00%
08-2005	11,975	11,851	124	1 .0 %	00:00:22	00:06:54	00:04:03	96.00%
09-2005	12,065	11,943	122	1 .0 %	00:00:20	00:05:26	00:03:54	96.00%
10-2005	11,118	10,962	156	1 .4 %	00:00:26	00:09:09	00:04:03	94.00%
Medical Affai	rs Teleph	one						
10/7/2005	158	154	4	2.50%	00:00:17	00:03:10	00:03:53	97.20%
10/14/2005	173	168	5	2.90%	00:00:24	00:05:47	00:02:58	95.40%
10/21/2005	226	213	13	5.80%	00:00:24	00:03:14	00:02:55	92.50%
10/28/2005	196	191	5	2.60%	00:00:24	00:03:05	00:02:48	96.40%
PBM Teleph	one Resu	lts						
10/7/2005	280	279	1	0.10%	00:00:04	00:01:16	00:03:34	95.00%
10/14/2005	228	227	1	0.10%	00:00:09	00:05:01	00:03:51	95.20%
10/21/2005	238	238	0	0.00%	00:00:02	00:01:26	00:03:36	98.30%
10/28/2005	250	250	0	0.00%	00:00:01	00:00:22	00:03:46	99.60%

All Time Formats are hh:mm:ss Historical Stats prior to April 1, 2005 have all been converted to the new format.

Most Commonly Asked Questions to Customer Service/ Policyholder Services

What is the status of my claim? What is the status of my application?

What is my premium?

Open Written Correspondence

Department	Beginning Inventory	Received	Completed	1 to 2 Days	3 to 5 Days	6+ Days	Ending Inventory
CUSTOMER SERVICE	8	142	143	1	0	6	7
MEDICAL AFFAIRS	0	0	0	0	0	0	0
POLICYHOLDER SERVICE	S* 14	14	27	0	1	0	1

^{*} Supplemental application documentation is no longer counted as correspondence.

First Call Resolution

Number of Calls Handled First Call Resolved Percent of Calls 8,451 8,003 94.70%

Telephone and Written

Number of Days	Number of Inquires	Number Closed	Percentage
5	2030	1992	98.13%
2	2030	1954	96.26%

^{*} ASA = Average Speed of Answer

^{**} Service Level = Calls handled within 120 seconds divided by the number of calls offered.

^{***} Monthly totals are based on actual month end which is the last day of the month.

CLAIMS THAT HAVE FINALIZED TO PAYMENT OR DENIAL AS OF OCTOBER 2005 MONTH END (10/27/2005)

	Oct 2004*		Dec 2004*	Jan 2005*		Mar 2005*		May 2005**			Aug 2005**	Sep 2005**	Oct 2005**
											# of Claims		
Plan 1A													
Pharmacy							23,720	27,571	28,761	27,037	29,298	28,184	27,435
Inpatient Hospital							71		379			210	
Inpatient Hospital Crossovers							2	5	3	2	5	2	3
Outpatient Hospital							2,240	2,532	2,762	1,980	2,724	2,221	2,212
Outpatient Hospital Crossovers							21	43	23	16			16
Physician							8,566	16,271	15,154			12,807	11,605
Physician Crossovers							31	115	100				80
Nursing Home							13	26	44	13		22	22
Nursing Home Crossovers							0						- 22
Miscellaneous							1,070	3,032	2,826				1,944
Miscellaneous Crossovers							1,070	5,032	2,020	1,776		2,430	1,944
Total Plan 1A							35,738	49,817	50,060				43,505
							35,736	49,617	50,060	42,937	49,707	46,033	43,505
Plan 1B	1				1	l	20.050	22 4 42	24 564	22.404	J 25 040	25,000	24.270
Pharmacy							20,059	23,142	24,564	23,494		25,090	24,370
Inpatient Hospital							66	169	221	143		183	158
Inpatient Hospital Crossovers							1	3	2	2	_	2	2
Outpatient Hospital							1,698	1,903	2,174	1,519		1,750	1,750
Outpatient Hospital Crossovers							11	24	34	9			/
Physician							6,617	13,114	12,397	9,421		10,861	9,916
Physician Crossovers							63	55	87	67			25
Nursing Home							1	11	2	6			11
Nursing Home Crossovers							0			_			0
Miscellaneous							717	1,781	1,629			1,407	1,047
Miscellaneous Crossovers							1	15	15		_	8	15
Total Plan 1B							29,234	40,217	41,125	35,779	42,083	39,370	37,301
Plan 2			,			•							
Pharmacy							12,083	13,905	14,360			14,046	13,246
Inpatient Hospital							4	10	17			8	2
Inpatient Hospital Crossovers							52		94	_		81	68
Outpatient Hospital							155	186	141	149		154	78
Outpatient Hospital Crossovers							771	1,233	1,236	891	1,286	1,243	928
Physician							311	525	384	416	487	351	266
Physician Crossovers							3,133	6,487	5,978	5,530	6,979	5,193	5,074
Nursing Home							6	6	8		9	4	2
Nursing Home Crossovers							5	18	37	14	42	14	17
Miscellaneous							252	358	344	278	431	302	271
Miscellaneous Crossovers							622	1,315	1,417	1,033	1,738	1,675	1,532
Total Plan 2							17,394	24,146	24,016	22,126	26,057	23,071	21,484
Total							•				•		
Pharmacy	92,799	63,286	63,621	62,372	61,359	63,736	55,862	64,618	67,685	64,268	69,996	67,320	65,051
Inpatient Hospital	612	439	540	422	462	421	141	395	617	382		401	342
Inpatient Hospital Crossovers	99	75	71	73		77	55	111	99			85	73
Outpatient Hospital	5,386	4,145		4,027	4,448	3,164	4,093	4,621	5,077	3,648		4,125	4,040
Outpatient Hospital Crossovers	1,199	975	1,598	1,015	1,211	882	803	1,300	1,293	916		1,265	951
Physician	30,612	24,387	32,229	24,762	26,193	18,349	15,494	29,910	27,935	21,513		24,019	21,787
Physician Crossovers	5,294		6,286	4,251	4,592	2,977	3,227	6,657	6,165	5,758		5,316	5,179
Nursing Home	3,294	3,918	14	31	26	2,977		43	54	24			3,179
Nursing Home Crossovers	36	11	11	6		29	5		37			14	17
Miscellaneous	2,120	1,921	2,405	1,817		1,948		5,171	4,799				3,262
Miscellaneous Crossovers	2,120	1,921		1,617		1,946	2,039	1,336	1,440			1,732	1,553
	138,191				-	J		,			,	1,732	1,553
* The reporting of inventory r													102,290

^{*} The reporting of inventory numbers before April 2005 did not include information by Plan. Previously stated numbers are now reported only in the Total section of this report.

^{**} Adjustments have been reported in the non-Crossover categories on history prior to April 2005. Adjustments are not included in any category beginning with April 2005.

AVERAGE CLAIMS PROCESSING DAYS AS OF OCTOBER 2005 MONTH END (10/27/2005)

	Oct 2004*	Nov 2004*	Dec 2004*	Jan 2005*	Feb 2005*	Mar 2005*	Apr 2005**	May 2005**	June 2005**	July 2005**	Aug 2005**	Sep 2005**	Oct 2005**
	Ave # Days	Ave # Days	Ave # Days										
Plan 1A													
Inpatient Hospital							30.04	32.29	26.42	23.66	19.50	18.77	7.28
Inpatient Hospital Crossovers							37.00	23.25	21.66	24.00	11.50	0.00	25.00
Outpatient Hospital							11.96	10.73	8.44	7.28	6.41	3.31	2.53
Outpatient Hospital Crossovers							25.00	23.45	24.68	16.35	12.57	11.28	6.18
Professional							20.39	16.04	10.11	9.65	7.19	4.54	3.35
Professional Crossovers							23.86	18.75	14.14	12.20	13.76	8.15	7.22
Nursing Home							13.88	27.53	14.52	27.28	19.00	15.80	9.00
Nursing Home Crossovers							0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous							23.20	21.24	17.48	17.06	12.51	8.12	5.69
Miscellaneous Crossovers							36.75	24.60	29.00	22.33	29.16	8.07	8.80
Average for the Month for Plan 1A							19.09	16.19	11.02	10.33	7.94	4.92	3.53
Plan 1B		•											
Inpatient Hospital							27.56	29.74	27.46	25.59	19.78	21.26	9.97
Inpatient Hospital Crossovers							35.00	19.66	16.00	18.00	10.00	14.00	11.00
Outpatient Hospital							12.69	10.35	8.46	8.28	6.32	3.16	2.45
Outpatient Hospital Crossovers							27.63	21.20	24.16	19.14	15.25	10.14	6.66
Professional							20.50	15.15	9.72	8.99	6.89	4.32	3.09
Professional Crossovers							22.80	22.86	14.83	11.94	15.42	9.30	6.39
Nursing Home							16.00	37.66	15.00	11.50	10.66	12.20	7.00
Nursing Home Crossovers							0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous							23.74	20.84	17.49	18.25	12.51	7.84	5.28
Miscellaneous Crossovers							11.00	23.81	14.35	18.00	12.14	9.80	5.16
Average for the Month for Plan 1B							19.33	15.29	10.42	9.78	7.48	4.59	3.21
Plan 2		•				•				•			
Inpatient Hospital							24.00	68.37	21.77	18.75	15.00	13.33	0.00
Inpatient Hospital Crossovers							29.38	19.32	19.72	22.69	15.52	10.25	8.04
Outpatient Hospital							19.54	20.59	16.63	21.66	11.52	7.58	7.00
Outpatient Hospital Crossovers							25.07	16.97	17.06	17.53	13.24	9.21	5.44
Professional							25.29	23.62	21.91	22.17	12.91	8.24	5.72
Professional Crossovers							23.33	15.34	13.11	13.54	8.47	6.05	3.87
Nursing Home							21.33	18.80	18.50	0.00	12.60	16.66	14.00
Nursing Home Crossovers							22.60	14.33	19.00	24.66	18.89	11.60	7.50
Miscellaneous							19.19	21.65	18.97	21.14	12.62	9.75	6.54
Miscellaneous Crossovers							26.35	19.21	18.73	18.37	11.50	7.70	6.02
Average for the Month for Plan 2							23.91	16.77	14.99	15.19	9.90	7.01	4.61
Total	•	•	•			•	•	•		•	•		
Inpatient Hospital	21.00	18.00	17.00	15.00	17.00	15.00	28.58	32.01	26.68	24.22	19.50	19.66	8.81
Inpatient Hospital Crossovers	15.00	16.00	13.00	12.00	14.00	10.00	29.75	19.48	19.70	22.55	15.31	10.34	8.60
Outpatient Hospital	14.00	13.00	13.00	11.00	12.00	12.00	12.45	10.86	8.63	8.08	6.48	3.28	2.54
Outpatient Hospital Crossovers	21.00	22.00	25.00	19.00	19.00	16.00	25.10	17.25	17.38	17.52	13.27	9.23	5.46
Professional	15.00	15.00	14.00	13.00	11.00	11.00	20.53	15.78	10.05	9.52	7.14	4.48	3.25
Professional Crossovers	17.00	17.00	17.00	13.00	12.00	13.00	23.32	15.47	13.15	13.49	8.60	6.10	3.92
Nursing Home	15.00	14.00	14.00	14.00	15.00	15.00	15.76	28.24	14.90	23.77	16.07	14.94	8.81
Nursing Home Crossovers	17.00	11.00	12.00	18.00	15.00	9.00		14.33	19.00	24.66	18.89	11.60	7.50
Miscellaneous	21.00	24.00	24.00	17.00	18.00	17.00	22.97	21.12	17.57	17.71	12.52	8.10	5.59
Miscellaneous Crossovers	0.00	0.00		0.00	0.00			19.28		18.41	11.77		6.02
Average for the Month	16.00			13.00	14.00			16.00		11.30	8.28		3.67

^{*} The reporting of average processing days before April 2005 did not include information by Plan. Previously stated numbers are now reported only in the Total section of this report.

^{**} Average processing days on claims adjustments used to be reported by the previous administrator. Average processing days will not be reported on claim adjustments beginning with April 2005. Therefore, they have not been reported in this report for any month.

^{***} Higher than normal claim average resulting from clean up of aged medical review claims

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN HIRSP CLAIMS INVENTORY AS OF OCTOBER 2005 MONTH END (10/27/2005)

Pended Claims Data	Oct 2004* # of Claims	Nov 2004* # of Claims	Dec 2004* # of Claims	Jan 2005* # of Claims	Feb 2005* # of Claims	Mar 2005** # of Claims	Apr 2005*** # of Claims	May 2005*** # of Claims	June 2005** # of Claims	July 2005** # of Claims	Aug 2005** # of Claims	Sep 2005** # of Claims	Oct 2005** # of Claims
Prior to Entry	•	•								•			
Total							1,056	1,443	1,087	747	873	271	339
Pre-System Suspend													
Plan 1A							3,954	1,734	1,292	854	1,003	470	624
Plan 1B							2,946	1,284	926	721	859	391	475
Plan 2							2,318	1,035	1,420	1,066	826	305	287
Total						20,482	9,218		3,638	2,641	2,688	1,166	1,386
Total Over 30 Days Old						·	1,696		322	64	6		1
System Pended		ı								ı			
Plan 1A													
Inpatient Hospital							232	256	140	142	54	63	53
Inpatient Hospital Crossovers							2	2	0	0	0	1	1
Outpatient Hospital							759	660	519	564	144	151	95
Outpatient Hospital Crossovers							20	10	6	10	1	3	0
Professional							4,347	3,606	2,908	3,091	1,302	1,262	804
Professional Crossovers							46		35	40	7	10	5
Nursing Home							29		25	27	11		2
Nursing Home Crossovers							0	0	0				0
Miscellaneous							1,146	873	684	790	276	234	150
Miscellaneous Crossovers						1	3	2	11	3	0		3
Total Plan 1A							6,584	5,468	4,328	4,667	1,795		1,113
Total Over 30 Days Old							1,856		1,163	856	463	457	269
Plan 1B		ı					.,	.,	.,				
Inpatient Hospital							143	144	95	106	56	59	40
Inpatient Hospital Crossovers							2	2	1		0	0	0
Outpatient Hospital							495	517	397	429	171	152	77
Outpatient Hospital Crossovers							14		5				0
Professional							3,218		2,163	2,426	954		685
Professional Crossovers							23		16			13	6
Nursing Home							8		6				2
Nursing Home Crossovers							0		0				
Miscellaneous							667	566	390		146	-	106
Miscellaneous Crossovers							7	2	2	1	1 1	4	000
Total Plan 1B							4,577	4.039	3.075	3.469	1,341	-	916
Total Over 30 Days Old							1,360	1,296	936	620	386	395	234
Plan 2		l .	l .			l	1,000	1,230	330	020	000	000	207
Inpatient Hospital	l	l				1	3	1	3	5	0	2	0
Inpatient Hospital Crossovers							40		25				1
Outpatient Hospital							60		35	42			9
Outpatient Hospital Crossovers							329	252	292	275	24		27
Professional							147	87	128	141	22	16	15
Professional Crossovers						l	1,741	1,303	1,092	1,024	206	315	285
Nursing Home						l	1,741	1,503	1,092	1,024	200		205
Nursing Home Crossovers							18	19	8	21	0		7
Miscellaneous						l	109		62	68			12
Miscellaneous Crossovers						l	557	429	321	407	101		104
Total Plan 2						l	3,006	2,269	1.968	2,017	378	528	460
Total Over 30 Days Old							694		329	152	40		98
Total							394	320	329	132	40	43	90
Inpatient Hospital	228	142	127	169	170	0	378	401	238	253	110	124	93
Inpatient Hospital Crossovers	17	7	15	22	170	0			26	33	5		2
Outpatient Hospital Crossovers	1,002	963	699	969	650	0			951	1,035	317		∠ 181
Outpatient Hospital Crossovers	581	963 540	247	403	275	0		269	303	1,035	25		27
Professional	8,292	6,457	5,872	5,322	3,600	0		6,466	5,199	5,658	2,278	2,270	1,504
Professional Crossovers	1,643	1,564	5,672	1,190	668	0			1,143	1,090	2,278	338	296
Nursing Home	1,043	1,564	15	1, 190	10	0			33	36	17	11	296
	8	2	3	13	0	0			8		0		4
Nursing Home Crossovers Miscellaneous	1,137	865	728	836	845	0		1,540	1,136		440	4 354	268
Miscellaneous Crossovers	1,137	005	728	0.00	045	0		433	334	411	102	123	107
	Ü	-	-										
Total	12,910	10,544	8,286	8,925	6,234	20,482	14,167	11,776	9,371	10,153	3,514		2,489
Total Over 30 Days Old	1,813	1,897	651	868	467	0 100	5,606	4,336	2,750	1,692	895	895	602
Grand Total	12,910	10,544	8,286	8,925	6,234	20,482	24,441	17,272	14,096	13,541	7,075	5,029	4,214

^{*} The reporting of inventory numbers before April 2005 did not include information by Plan. Previously stated numbers are now reported only in the Total section of this report.
** Prior administrator claim inventory is zero due to transition of plan administration to WPS. 1,807 claims were pending and transferred to WPS on March 31st. WPS received 20,482 HIRSP claims from providers and the prior administrator during the period 3/14/2005 - 3/31/2005.

^{***} Claim adjustments have been reported in the non-Crossover categories on history prior to April 2005. Claim adjustments are not included in any category beginning with April 2005.

MEDICAL CLAIMS DENIED REPORT*
AS OF OCTOBER 2005 MONTH END (10/27/2005)

Processed	Plar	1 1A	Plar	1 1B	Pla	n 2		All Plans	Denial	
Month	Paid	Denied	Paid	Denied	Paid	Denied	Paid	Denied	Total	Rate
October 2004	16,461	5,752	11,535	3,880	5,751	2,013	33,747	11,645	45,392	25.7%
November 2004	12,686	4,232	9,584	3,458	4,389	1,540	26,659	9,230	35,889	25.7%
December 2004	16,889	5,819	12,715	4,376	6,458	2,602	36,062	12,797	48,859	26.2%
January 2005	12,980	4,239	9,710	3,192	4,542	1,741	27,232	9,172	36,404	25.2%
February 2005	12,985	5,197	9,862	3,935	4,884	2,011	27,731	11,143	38,874	28.7%
March 2005	9,529	3,403	7,389	2,752	3,297	1,479	20,215	7,634	27,849	27.4%
April 2005	10,223	2,143	7,789	1,678	4,185	1,109	22,197	4,930	27,127	18.2%
May 2005	18,903	4,196	14,308	3,387	7,814	2,475	41,025	10,058	51,083	19.7%
June 2005	18,296	3,908	14,232	3,010	7,388	2,385	39,916	9,303	49,219	18.9%
July 2005	13,476	3,119	10,537	2,198	6,350	2,121	30,363	7,438	37,801	19.7%
August 2005	17,126	4,083	13,743	3,027	8,691	2,787	39,560	9,897	49,457	20.0%
September 2005	15,492	3,082	12,347	2,516	6,780	2,389	34,619	7,987	42,606	18.7%
October 2005	13,794	2,865	11,291	2,233	6,187	2,140	31,272	7,238	38,510	18.8%

^{*} Claims denied by the PBM are not included. See page 30 for claims denied by the PBM.

A claim may have some paid lines and some denied lines. Therefore, a claim that has both paid and rejected lines has been counted as a paid claim and as a denied claim. This results in more total claims being reported in this report than in the report titled Claims That Have Finalized to Payment or Denial Report.

OCTOBER 2005 MONTH END DENIAL REASON DETAIL

Denial		
Reason	Volume	Top 10 Reasons for Denial
18/DU	2267	DUPLICATE CLAIWSERVICE.
51	708	THIS IS A PREEXISTING CONDITION. MEDICAL RECORDS OBTAINED FROM YOUR PROVIDER HAVE IDENTIFIED A PRE-EXISTING CONDITION.
23	659	CLAIM DENIED/REDUCED BECAUSE CHARGES HAVE BEEN PAID BY ANOTHER PAYER AS PART OF COORDINATION OF BENEFITS.
49	609	NONCOVERED SERVICES BECAUSE THIS A ROUTINE EXAM OR SCREENING PROCEDURE DONE IN CONJUNCTION OF A ROUTINE EXAM.
27/28	451	EXPENSE(S) INCURRED OUTSIDE COVERA GE PERIOD ARE NOT COVERED.
XZ	430	WE WILL BE ABLE TO COMPLETE PROCESSING OF THIS CLAIM WHEN WE RECEIVE THE MEDICAL RECORDS WE REQUESTED.
EM	292	WE NEED THE MEDICARE EXPLANATION OF BENEFITS TO PROCESS THIS CHARGE.
IS	256	THIS PROCEDURE IS INCIDENTAL TO AND CONSIDERED PART OF THE PRIMARY PROCEDURE.
HW	251	SERVICES PERFORMED BY A PROVIDER WHO IS NOT MEDICAID CERTIFIED ARE NOT COVERED
17	156	CLAIM/SERVICE DENIED BECAUSE REQUESTED INFORMATION WAS NOT PROVIDED OR WAS INSUFFICIENT/INCOMPLETE. THE PREVIOUSLY
		REQUESTED INFO IS NEEDED TO PROCESS THE CLAIM.

PHARMACY CLAIMS DENIED REPORT

As of October 2005 Month End (10/31/2005)*

Processed	
Month	Denied
October 2004	13,104
November 2004	8,873
December 2004	8,555
January 2005	8,664
February 2005	7,627
March 2005	8,304
April 2005	25,472
May 2005	21,252
June 2005	16,979
July 2005	18,594
August 2005	16,907
September 2005	15,659
October 2005	15,723

END OF MONTH OCTOBER 2005 DENIAL REASON DETAIL

Top 10 Reasons for Denial	Volume
DUR Rejected Error-Interaction Drugs	6,264
NDC Not Covered	2,860
Plan Limitation Exceeded	2,791
Refill Too Soon	1,275
Filled After Coverage Terminated	662
Duplicate Paid/Captured Claim	580
Missing/Invalid Dispense as Written Code	417
Patient is not Covered	136
Missing/Invalid Birth Date	128
Non-Matched Cardholder ID	117

^{*} Each prescription processed and denied is counted as one claim

Note the different end of month date from previous reports in this packet. This is due to these figures being taken from a production PBM report rather than from the current HIRSP plan administrator's reporting files.

Claims Accuracy Performance *
October 2005

Medical

	Total		Total Claim		
	Number of	Total of Claims	Payments	Total Correct	Accuracy
Month	Claims	Payments	Reviewed	Payment	Rate
November-2004	35,889	\$6,631,268.00	\$79,182.00	\$79,156.00	99.97
December-2004	48,859	\$9,595,500.00	\$52,645.00	\$52,645.00	100
January-2005	36,404	\$6,551,366.00	\$95,201.00	\$95,201.00	100
February-2005	38,874	\$6,256,306.00	\$80,016.00	\$80,016.00	100
March-2005	27,849	\$5,125,139.00	\$58,769.00	\$58,769.00	100
April-2005	28,646	\$4,001,294.29	\$67,258.90	\$67,605.30	99.49
May-2005	46,570	\$8,593,111.00	\$77,521.77	\$76,450.29	98.60
June-2005	44,024	\$10,505,466.00	\$66,752.92	\$64,063.42	99.06
July-2005	38,336	\$7,386,440.00	\$94,437.38	\$94,034.95	99.88
August-2005	45,262	\$9,697,518.00	\$78,001.06	\$77,852.92	99.92
September-2005	39,905	\$7,532,770.00	\$72,997.80	\$70,504.52	98.85
October-2005	38,172	\$7,999,534.00	\$69,663.84	\$73,140.50	99.03

^{*} This report is prepared on a processed date basis using all dates in a calendar month versus other reports that are prepared on a schedule that uses the standard end of month processing dates. Therefore, claims data in this report will not agree with claims data on other reports.

Wisconsin Health Insurance Risk Sharing Plan

Appeals and Grievance

October, 2005

Claim Appeals

Total Claim Appeals Received	40
Billing/Claim Processing	4
Drug & Drug Formulary	8
Emergency Services	1
Enrollment/Eligibility Requirements	4
Not Covered Benefit	8
Not Medically Necessary	9
Other	1
Plan Administration	5
Total Claims Reinstatements Closed	42
Claim Appeals Average Number of Days	6.108

Grievances

Grievance Committee

Billing/Claim Processing	1
Drug & Drug Formulary	2
Enrollment/Eligibility Requirements	3
Plan Administration	4